

**PRIMERICA LIFE INSURANCE COMPANY'S
COMPLAINT FOR DECLARATORY JUDGMENT**

EXHIBIT 5

Denial Letter



**Primerica Life
Insurance Company**

September 26, 2023

1 Primerica Parkway
Duluth, Georgia 30099

Sade Sharon Rivers
323 Azore Way
Summerville SC 29486

Re: Hadden Andre Smith
Policy No.: 0492694652
Claim No.: 2023100017

Dear Sade Sharon Rivers:

We are sorry to learn of the death of Hadden Andre Smith and wish to extend our condolences to you and your family. Our review of the claim on the above-referenced policy is complete. Unfortunately, we must advise you that we cannot approve payment of this claim. Please allow me to explain.

This policy was issued based on the information contained in the Application for Individual Term Life Insurance dated July 22, 2022. Since the Insured's death occurred within the two-year Contestability Period of the policy, we conducted a routine and customary investigation. Information we received in connection with this claim reflects significant history that was not disclosed in answer to questions in the application. The information that should have been disclosed is as follows:

Court records from US Federal District Court reflect Hadden Andre Smith pleaded guilty to the following felonies: possession with intent to distribute cocaine and marijuana, carried a firearm in furtherance of drug trafficking, and conspiracy to launder money.

This history should have been disclosed in answer to the following question(s):

2.f. and 2.g. A copy of the application is enclosed.

The Underwriting Department advises that, had this history been disclosed in answer to the questions as required, it would have declined to approve coverage on the Insured's life. Under the terms of the Application Agreement, false representations regarding the use of tobacco or nicotine and responses to questions regarding insurability will result in a denial of coverage in a claims investigation.

Sade Sharon Rivers

September 26, 2023

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Based on the material misrepresentation contained in the application, we are rescinding the policy and consider the coverage to be null and void. Therefore, we must deny your claim. Enclosed is our check in the amount of \$1,209.68, which represents a refund of premiums paid for the policy.

Please understand that by negotiating this premium refund check, you are accepting that the coverage is null and void and all rights under said coverage are extinguished.

We regret that we could not have acted more favorably on your claim. The company does not waive any defenses otherwise applicable to this claim and hereby expressly reserves the right to interpose other applicable defenses.

Should you have any questions regarding this matter, please call our toll-free Customer Service Line at 1-888-893-9858.

Sincerely,

Maritza Junca

Maritza Junca
Claims Department

Enclosure